A Guide to Accounting Zakah

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CONTENTS

PREFACE

Zakah is a duty that must be fulfilled by all "capable" Muslims for it constitutes one of the Five Pillars of Islam. This premise is taken for granted by all Muslims; scholars as well as common people. But, the most important question is: How should a Muslim pay *Zakah*? or, what is the right way adopted to pay *Zakah*?

Books on ***Fiqh*** (Islamic Jurisprudence) already provide us with directions and details needed for this task. In modern ages, applying such directions of how to calculate *Zakah* on companies, factories and other institutions is something that needs to be dealt with in full detail. Particularly, that relate themselves to the field of accountancy. Many accountants are in need of a guide to help them estimating the due value of *Zakah* on the companies they work for. This is what our present book tries to discuss and explain.

This book - as a **Guide** - sheds light on the way of calculating *Zakah* due on different commercial, industrial and economic activities of various institutions and businesses. This **Guide** also introduces the idea in a very modern and systematic way that suits the way people are living in the present time and the speed of transitions frequently taking place all over the world.

In so doing, this **Guide** came out in a simple and an easy way which enables every one: specialists as well as common people to read and understand how to apply such rules. It also delves deeply into the Islamic sources of *Shari`ah* to get the easiest method of calculating *Zakah*.

By clarifying such Islamic issues, **El-Falah** hopes that this book adds something to the field of introducing an original and accurate picture of the religion of Islam to all human beings; Muslims and Non-Muslims as well.

In addition, **El-Falah** on its part gives its utmost thanks to Dr. **Husam Mahdi**, who shouldered the task of translating and editing this valuable book. May Allah the Almighty bestow His happiness on him in this present life and in the Hereafter as well.

All Praise is Allah's due and peace be upon our Prophet Muhammad the faithful messenger and those who follow him till the Day of Judgment.

El-Falah



INTRODUCTION

To calculate alms (*Zakah*) on money for individuals and companies, an accountant needs a guide to help him in defining the items of assets, on which alms are due. He also needs to know how to assess the liabilities which should be reduced from assets for alms, in order to reach the alms category, and then how to calculate the alms which are due to be paid.

This **Guide** includes summarized information on the concepts and rules which an accountant needs to calculate alms. It also includes the accountancy forms needed and the executive measures to be followed. Information is given without details of legality and accountancy. This is because such details should be checked in specialized sources which are mentioned at the end of this **Guide**.

This **Guide** is aimed at accountants of economic and financial institutions, legal accountants, researchers and students and businessmen who want to calculate alms due on their money and activities, without getting involved in legal matters.

The **Guide** is laid out in six essays as follows:

First Essay: Accountancy rules and equations for alms on money.

Second Essay: Executive measures to calculate alms for individuals and companies.

Third Essay: Schedule of assets (cash), defining the extent

of the due alms and how to assess them.

Fourth Essay: Schedule of liabilities (reductions). The allowance of reducing them from alms assets.

Fifth Essay: Accountancy forms for calculating alms on money and other activities.

Sixth Essay: Case studies on calculating alms on commercial and industrial activities.

A bibliography of important sources is included at the end of this **Guide** to be checked for more detailed information.

The present **Guide** is written in a realistic fashion to meet the contemprary needs of alms in Islamic Countries, reflecting actual situations of individuals and companies. Information is written in a simple way and arranged in an easy manner so that it becomes accessable for the layman.

We followed, in preparing this **Guide**, decisions, *Fatwas*, and explanations issued from *Fiqh* councils, conferences and seminars on alms, especially those arranged to discuss problems of modern times, by Bait *Al-Zakah* in Kuwait, Dallat Al-Barakah Group and others. We also followed the **Guide** for calculating alms for companies (issued by Bait Al-*Zakah* in Kuwait) as mentioned in the text.

We hope that this **Guide** becomes useful to Muslims, and that the efforts in producing it are purely for Allah's Sake, without any desires for the self. We hope that it is a valuable contribution to the literature of *Fiqh* and calculating alms. And, that it becomes a means for governments, companies and individuals

to fulfill the obligatory duty of alms giving, for the goodness of all humanity.

"And Allah says the Truth, and He guides to the Right way."

The authors,

Muharram 1416 A.H. June 1995 A.C.

First Essay

1. Accountancy Rules and Equations for Alms on Money

1.1. Accountancy rules and equations for alms on money:

The calculation, reviewing and announcing of alms on money are governed by a group of accountancy rules extracted from the sources of Islamic *Shari'ah*, or from the concepts of accountancy which do not contradict with the rules of Islamic *Shari'ah*.

The most important of these rules are as follows:

1. The annual rule:

Alms are calculated according to the lunar year. Counting starts when the amount of money attains the *Nisab* (the minimum amount on which alms should be paid). This includes all kinds of alms except alms on agriculture, fruits, mineral assets and *Rikaz* (metals found in the earth).

2. The rule of the independence of each year:

Each alms year is an independent one, and alms on a given amount of money should not be more than once in the same year. Duality should be avoided. The Prophet (Peace be upon

him) said:

"No duality in alms giving."

3. The rule of actual or assumed growth:

Actual or assumed growth of an amount of money is a condition for any alms to be given from this money. Therefore, alms are not due on fixed assets or things for personal use. This is because the condition of actual or assumed growth would not be met.

4. The rule of capacity for obligation:

Alms are due on money which is abounding (more than basic needs). No alms are due for little amounts of money. The amount of money should reach the *Nisab*. This guarantees that only those who have the capacity of paying will be obliged to pay.

5. The rule of calculating alms on the total and the net amounts:

For every kind of money or activity there is a rule for calculating alms which are due on it. Some are calculated in relation to the total amount and others are calculated in relation to the net amount. For example alms on cash money and its growth, and also alms on cattle are calculated in relation to the total amount. Whereas alms on revenues of commerce and investments are calculated in relation to the net amount, so that alms are due only on what abounds expenses and debts at the time of the completion of a whole year.

6. The rule of grouping monies of the same kinds:

It is permissible to group cash money of wealth to cash money available from offers of commerce and other gained cash money, so that for all these monies there would be one *Nisab* and one alms year. However, it is not permissible to group different kinds of money. For example, cattle, cash available from commercial operations, agriculture and fruits should not be grouped in one lump sum so that alms is paid on them.

7. The rule of evaluating according to the current value of the market:

Evaluating cash money of wealth and cash money from offers of commerce to define the due alms should be according to the current value at the time of paying alms. They should not be evaluated according to the historic value, cost or market, whichever is less.

(1/2) The equations of calculating alms on money

1. Receptacle of alms money = alms assets - liabilities which are due to be paid at the moment.

2. Alms assets = Assets which meet the conditions of obligatory alms. They are as follows:

a. It should be a full ownership.

1. For more details on the accountancy rules for alms giving on money, see Dr. Hussain Shehata, "*Muhasabat az-Zakah*", Maktabat al-Taqwa, 1987, Cairo.

b. Growth (actual or assumed).

c. The completion of the year except for alms on agriculture, fruits, mineral wealth or minerals in the earth.

d. No other kind of alms has been paid on the same assets within the same year.

e. Assets should abound basic needs.

f. It should not include a debt which is due at the time.

g. It should reach the minimum obligatory amount (*Nisab*).

3. Short term liablilities = Short term liablilities which are due payment and in which the conditions of decision are fulfilled. These conditions are:

a. Liabilities should be related to the activity.

b. Liabilities should be due payment during the coming year.

c. Liabilities should be legally permissible.

4. The amount due for alms (*Nisab*) = 85 grams of pure gold. A gram should be evaluated according to current prices at the time of paying alms in the country in which the original money is located.

5. The amount of alms due = The receptacle of alms money once it reaches the *Nisab* x the price of alms.

6. The price of alms = It varies according to the kinds of money and activity. It ranges between 2.5% and 20%.

Second Essay

2. Executive Measures for Calculating Alms for Individuals and Companies

2.1. Steps in calculating alms on money:

Alms on money should be calculated according to the following steps :

1. Defining the date completing the year. This date varies according to the circumstances of the alms giver, with the exception of alms on agricultrue, fruits, minerals and minerals in the earth. In these cases alms should given at the time of harvest or the aquisition of the minerals.

In the case of defining the date completing the year for the first time, the date of begining and the date of completing should be defined according to the date of reaching the *Nisab* amount.

2. Different monies owned by the alms giver should be assessed at the end of the year according to the rules of alms. From these monies it should be defined on which alms must be given. They are called alms assets.

3. Assessment of liabilities (deductions) which are due to be

decided up on, from alms money according to the rules of *Zakah*.

4. Defining the receptacle of alms by the deduction of due liabilities from alms money. According to the following equation:

The receptacle of alms = alms assets - due liabilities.

5. Defining and assessing the amount of *Nisab* according to the kind of money, the kind of activity and also the kind of alms. *Nisab* differs according to the kind of alms (in what will the alms money be spent).

6. A comparison should be made between the receptacle of alms, defined in step 4 above, with *Nisab* defined in step 5. So as to know whether alms are due or not. If the receptacle reached the amount of *Nisab*, then alms would be due.

7. Define the amount which should be taken from the receptacle of alms, which accountants term as the percentage or the price of alms. It should be as follows:

a. Quarter of the tenth (2.5%), as it is in the case of alms on cash, trade, revenue of investment, revenue from work and money gained from minerals.

b. Half of the tenth (5%), as it is in the case of alms on agriculture and fruits which are watered by tools (with a cost).

c. Tenth (10%) as it is in the case of alms on agriculture and fruits which are watered by water from springs and rain (without cost).

d. Fifth (20%) as it is in the case of alms on minerals in the earth.

8. Calculate the amount of alms by multiplying the amount of the receptacle by the amount of the price (or percentage) of alms. The result should be the amount of due alms.

9. Define who pays the due alms as follows:

a. **For individuals and personal establishments:** The individual or the owner should pay the due alms.

b. **For partnerships:** The amount of the due alms should be divided between the partners, each according to the percentage of his share in the capital of the partnership.

c. **For investment companies:** The amount of the due alms should be divided on the number of shares to know the amount of alms due on each share. Each investor should then pay alms according to his ownership of shares.

d. **For partnerships of labor and capital (*Mudarabah Shar'iyyah*)**: The laborer *(Mudarib)* should pay alms according to his share of profits. Whereas the financier (*Mumawwil*) should pay alms on the capital and the profit less the laborer's share.

10. Revenue from alms should be distributed according to its due activities and persons in the light of the rules of Islamic Law (*Shari'ah*). It is prefered to open an account for the box of alms, to which alms payments should be transfered from partnerships, companies, establishments and alms institutes.

It is permissable to give alms to institutes or committees of alms to redirect the money in their due activities and persons according to Islamic Law (*Shari'ah*).

Alms money should be spent on the following:

1. The poor.
2. The needy.
3. Those who work in administering alms.
4. Those whose hearts have been recently reconciled to the Truth.
5. To free slaves.
6. Those who are in debt.
7. In the Path of Allah.
8. The wayfarers.

2.2. Accountancy tools and methods in calculating alms on money:

In order to calculate alms on money, an accountant needs the following tools and methods:

1. General balance (or financial situation) made on the date of calculating alms.

2. Final accounts for the ended year, on which alms are to be calculated.

3. Clarifications concerning the balance and the final accounts, such as:

- Current value of alms assets.
- Bad and good debts to be paid.
- Bad and good debts to be collected.

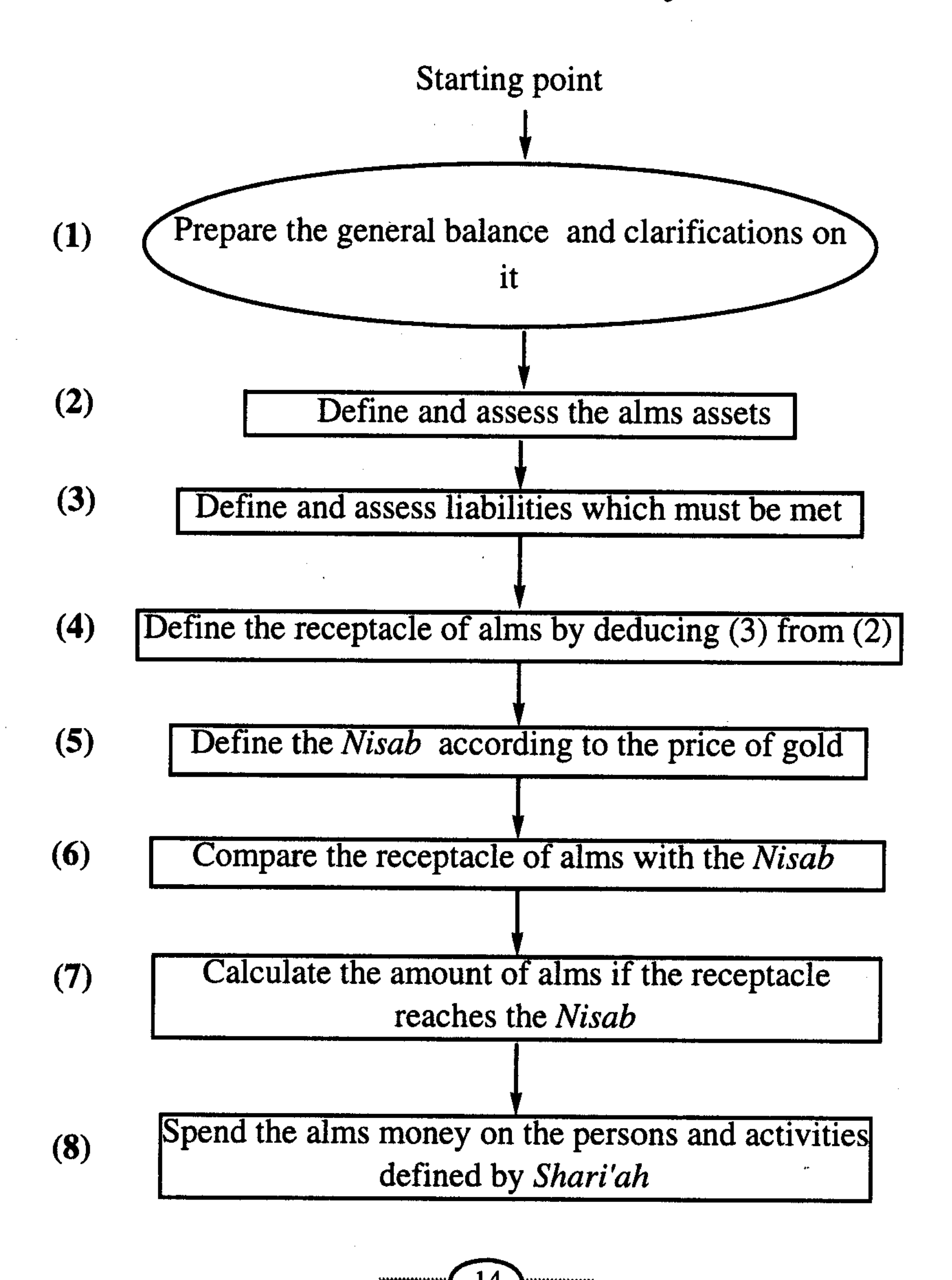
- Revenue from fixed assets which are for collecting or for investment.

  And other necessary clarifications concerning calculating alms.

4. The price of gold at the time when paying alms is due, in order to calculate the *Nisab*.
5. Different monies possessed by the alms giver should be grouped if they are of the same kind.
6. Different contemporary *Fatwas* concerning alms.
7. The **Guide** for calculating alms.
8. Other accountancy tools and methods which may be useful for calculating alms.

The diagram in the following page summarizes the procedure for calculating alms on money.

(2/3) Diagram for calculating alms on money



Third Essay

3. Schedule of Assets and defining the Extent of the Due Alms and How to Assess Them

Item	Whether alms are due	Accountancy assessment for alms
3.1. Fixed assets:		
- Materialistic fixed assets for use in operations and services.	No	
- Materialistic fixed assets used to generate a revenue.	alms should be paid on net profit	Anual net revenue should be grouped with other alms assets.
- Long term real estate investments in real estate for generating revenue.	Yes	According to market prices.
- Long term real estate investments in real estate for generating revenue, which are under construction and with the intention of selling them.	Yes	According to the value of the land, plus the raw materials which will be kept as part of the estate.
- Long term real estate investments in real estate, which are under construction and with the intention of keeping them.	No	
- Moral assets (unmaterialistic), with the intention of keeping, such as fame and rights related to excellency and innovation.	No	

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
3. 2. Expenses which are delayed until revenue starts:		
- Expenses before starting.	No	
- Expenses of starting up.	No	
- Expenses of advertizing campaign.	No	
3.3 Long term investments:		
- The ownership of shares as investments to receive revenue from.	alms should be paid on revenue.	Net profit should be grouped with other monies. 2.5% alms should then be paid.
- The ownership of shares for trade (to buy and sell).	alms should be paid on their value.	According to the market value at the time when alms are due, and add to it the growth (the source + the growth).
- Investment in the share of dependent companies for keeping to get revenue.	alms should be paid on revenue.	The dependent company should calculate due alms, then the share of the mother company should be defined and paid.
- Investment in the share of sister companies for keeping to get revenue.	alms should be paid on revenue.	The sister company should calculate due alms. Then the share of the company should be defined and paid according

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
		to its ownership of shares.
- The investment in shares of bought company for trade.	alms should be paid on their value.	According to the market value
- Bonds paying interest and government stock paying interest for trade.	alms should be paid on their original value.	According to values in books, which should be added to other alms assets. Alms should not be paid on interest. All interest gained should be spent in charitable causes.
- Real estate investments with the intention of getting revenue.	alms should be paid on revenue.	
- Real estate investment with the intontion of keeping them.	No	
3.4 Goods:		
- Goods which are completely manufactured in a commercial establishment or company.	alms should be paid.	According to market value at the time when alms are due.
- Goods which are completely manufactured in an industrial establishment.	alms should be paid.	Alms should be paid on the raw materials and added materials which form a part in the final product. They should be

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
		valued according to market value at the time when alms are due.
- Goods during their manufacturing (unfinished) in a factory or an industrial establishment.	alms should be paid.	Alms should be paid on the raw materials and added materials which form a part of the final product.
- Works in process in contracting companies, for sale puposes.	alms should be paid.	Alms should be paid on the raw materials and added materials which form a part of the final product, plus its share in the market value of the land.
- Works under construction for establishments and companies for ownership.	No	
- Completed works for contracting companies.	alms should be paid.	Alms should be paid on the raw materials and added materials which form a part in the final building, plus its share in the market value of the land.
- Primary raw materials and added materials which be-	alms should be paid.	According to market value.

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
come part of the end product.		
- Temporary materials which do not become part of the end product.	No	
- Stocks in sites of contracting companies.	alms should be paid.	According to market value.
- Raw materials bought and on their way.	alms should be paid.	According to market value at the place of its location at the time when alms are due.
- Industrial instruments which are not for sale.	No	
- Spare parts which are not for sale.	No	
- Spare parts which are for sale in commercial establishments and companies.	alms should be paid.	According to market value.
- Goods on their way for trading.	alms should be paid.	According to market prices in the place where the goods are at the time when alms are due.
- Goods on their way for keeping.	No	
- Budgets assigned in books to buy goods, which are not shipped and did not arrive.	alms should be paid.	According to what is actually paid from the budget assigned in books.

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
- Goods deposited in others' premises.	alms should be paid.	Market prices in the place where the goods are.
3. 5. The debtors, payment documents and insurances:		
The debtors:		
- Debts which are hoped to be collected now.	alms should be paid.	According to the value in the books of the good debts.
- Postponed debts in which there is no hope (doubted).	No	On the year of collecting the debts alms should paid on one year only.
- Debts which are not hoped to be collected.	No	
- Bad debts.	No	When collected in the future, at any time, should be added to the receptacle of alms, and alms should be paid for one year only.
- Good payment documents which are hoped for.	alms should be paid.	According to value in books, if there are interests they should not be added. Any interests should be spent in charitable causes.
- Postponed payment docu-	No	Alms should be paid on one

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
ments which are not sure.		year only on the year of collection.
- Insurances kept by others.	No	
- Deposits paid to others.	No	
3. 6. Deposits and due revenues:		
- Expenses which are paid in advance:	No	
- Such as advanced deposit for rent.		
- Insurance paid in advance.		
- Due revenues:		
- If they are hoped to be collected.	alms should be paid.	
- If there is no hope in collecting them.	No	If collected in the future, they should be added to the receptacle of alms on the year of collection.
3. 7. Cash deposits in banks and in safes:		
- Investment deposits in Islamic banks (short term).	alms should be paid.	According to value in books added to it the revenue or the

Continued: Schedule of assets and defining the extent of due alms and how to assess them

Item	Whether alms are due	Accountancy assessment for alms
		profit.
- Investment deposits in banks which give interest.	alms should be paid.	According to value in books on the original sum only. The interest should be spent in charitable causes.
- Current accounts	alms should be paid.	According to value in books.
- Cash in receptacle	alms should be paid.	According actual stock taking.
- Silver and golden coins	alms should be paid.	According to market value.

Fourth Essay

4. Schedule of liabilities (deductions) and whether it is permissible to deduce them from the alms assets

What are the liabilities which may be deduced from the alms assets?

Item	Whether alms are due	Accountancy assessment for alms
4.1. Liablilities (deductions):		
- Fixed liabilities (long term).		
- Long term loans to finance the purchase of commercial goods.	deduce the instalment which is due	If the company does not own enough assets to pay these loans.
- Long term loans to finance technical offers.	deduce the instalment which is due	If the company does not own enough assets to pay these loans.
- In general, for fixed long term liablilities, the instalment which is due for payment should be deduced when calculating alms.		
- Debtors	deduce	According to value in books.
- Due payment documents	deduce	According to value in books.
- Short term loans from banks or from elsewhere.	deduce	According to value in books. Interests, if found, should not be deduced.

Continued: Schedule of liablilities (deductions) and whether it is permissible to deduce them from alms assets.

Item	Whether alms are due	Accountancy assessment for alms
- The due instalment from long term loans.	deduce	The instalment due for payment only, from long term loans.
- Expenses due to be paid to others.	deduce	According to value in books.
- Advance payments for goods or services to be presented.	deduce	If the goods are entered within the alms assets.
- Advance payments for goods or services which will be presented in the following year.	deduce	According to the value in the books.
- Taxes which are actually tied and due (not under dispute).	deduce	According to the actual taxes due.
- Annual profits which are suggested to be distributed but the decission to agree on that is not issued yet.	No	Because the decision to approve them is not issued. They are considered part of ownership rights.
- Due insurances which are given by clients.	deduce	The due instalment only.
- ***Minorities rights.*** If their private investments are included in the alms assets.	deduce	According to the value in books, if their private monies were entered in the alms assets.

Continued: Schedule of liablilities (deductions) and whether it is permissible to deduce them from alms assets.

Item	Whether alms are due	Accountancy assessment for alms
4.2 Appropriations		
- Appropriations for holidays.	deduce	According to value in books.
- Appropriations for end service for workers.	deduce	According to value in books.
- Appropriations for compensations.	deduce	According to value in books.
- Appropriations for penalties.	deduce	According to value in books.
- Appropriations for taxes.	deduce	According to value in books.
4.3. Ownership rights		
- Capital	No	
- Bonus of issue.	No	
- Revenue reserves.	No	
- Law reserves	No	
- Regular and optional reserves.	No	
- Capital reserves.	No	
- Undistributed profit.	No	
- Reserves for assessment differences.	No	

Fifth Essay

5. Accountancy forms to assess and calculate alms on money and different activities

This essay includes a number of simplified accountancy forms to calculate alms on money and other activities in the light of information mentioned in previous essays.

These forms are meant to be used as a guide for accountants when assessing the receptacle of alms, and when advising the alms giver, whether he is an owner of a personal establishment or a partner with others in a private company or a share holder in an investment company.

The forms are as follows:

1. A form to assess and calculate alms on wealth in cash.
2. A form to assess and calculate alms on commerce and industrial activities.
3. A form to assess and calculate alms on agriculture and fruits.
4. A form to assess and calculate alms on cattle.
5. A form to assess and calculate alms on mineral and marine wealth, and minerals in the earth.

6. A form to assess and calculate alms on investments.
7. A form to assess and calculate alms on revenue from labor.
8. A form to assess and calculate alms on revenue from freelance work.

5.1 Accountancy forms to assess and calculate alms on wealth in cash

The receptacle of alms on cash wealth includes: banknotes, coins, silver, gold money as well as ingots of gold, current accounts in banks and investment accounts.

The *Nisab* for cash wealth is 85 grams of pure gold, or its equivilant in cash, or 595 grams of pure silver. The Islamic Commission for Research has recommended to use the *Nisab* in gold.

The assessment and calculation steps are as follows:

a. Define the time when the alms are due (*Al-Hawl*), which starts from the time when the amount of money reaches *Nisab*.

b. Define all items of cash wealth, on which alms must be paid (alms assets).

c. Assess all items of cash wealth according to market value at the time when alms is due.

d. Settle all due liabilities on the alms giver from his cash wealth so that to know the receptacle of alms.

e. Compare between the receptacle of alms and the *Nisab*, which

is equivilant to 85 grams of gold according to the market value. If the receptacle reaches the *Nisab*, then alms is due to be paid.

f. Calculate the amount of alms by multiplying the receptacle by the price of alms, which is 2.5%.

The following page shows an example of calculating alms on cash wealth:

Form for calculating cash wealth alms for the year which ended in / /

Item	Sub-total	Total
Elements of cash wealth:		
- Saudi Ryal	**	
- American Dolar (after assessing according to market price).	**	
- Gold and silver monies (after defining weight or nuber)	**	
- Pound Sterling (after assessing according to market price).	**	
- Ingots of gold and silver (after defining weight).	**	
- Investment bonds (after assessing according to market price).	**	
- Jewellery for investment (after assessing according to market price).	**	
- Jewellery which exceeds the amount normally used for beautification.	**	
Total alms cash money		***
Deduced: Debts which must be paid now by the alms giver (if any).		***
*** Cash wealth alms receptacle**		***
* Compare with the *Nisab* (the equivalent to 85 grams of gold) if receptacle reaches the *Nisab*, then alms should be calculated as follows:		
*** Amount of alms =** alms receptacle x 2.5% = ... Dinar.		***

5.2. Accountancy forms to assess and calculate alms on goods for trading and industrial activities

What is meant by goods for trading is anything which is to be bought or sold with the intention of trading to earn a profit.

Goods for trading differ from goods for obtaining in that the latter are meant to be obtained for aquisition and personal use and not for selling or trade. No alms, therefore, are due on them, as they are not added to the receptacle of alms.

The definition of receptacle of alms on goods for trading and calculating their amount should be done according to the following steps:

a) Define the end of the alms year. Which may be the same date as the end of the financial year for an establishment or a company.

b) Define and assess the elements of alms assets such as goods, duties, documents of payment, investments in stock for trading and cash in banks and cash in safe...etc.

c) Define and assess the elements of immediate current liabilities which are due for payment from the alms assets.

d) Define the receptacle of alms by deducing the current liabilities (item c) from the alms assets (item b) and add any earned money (if applicable).

e) Define the amount of the *Nisab*, which is the equivalent to

85 grams of gold, and then compare with the receptacle of alms.

f) Calculate the amount of alms. If the receptacle reaches the *Nisab*, alms should be calculated as 2.5% in the case of a lunar year, and 2.577% in the case of a solar year.

The following page shows a form for calculating alms on trading goods and the question of other trading activities such as industrial activity:

Form for calculating alms on goods for trading and industry for the year which ended in / /

Item	Sub-total	Total
*** Alms assets : such as:**		
- Goods.	**	
- Duties / documents of payment (to be collected).	**	
- Investments for trade.	**	
- Cash in banks.	**	
- Cash in safe.	**	
*** Deduced: immediate liablilities: such as:**		****
- Debtors /documents of payments (to be paid).	**	
- Suppliers.	**	
- Loans due.	**	
- Liabilities.	**	
*** Net alms assets.**		***
*** Added:** Earned money (if any).		***
*** The receptacle of alms on goods for trade.**		***
* Compare with the *Nisab* (the equivalent to 85 grams of gold) if the receptacle reaches the *Nisab*, alms should be calculated as follows:		
Amount of alms = receptacle of alms x 2.5% = ... Dinar.		

(5.3) An accountancy form to assess and calculate alms on agriculture and fruits

What is meant by agriculture is anything which comes out of the earth and is planted by seeds, from which man, animal and bird feed. And, by fruits everything which trees carry which is to be eaten.

Alms on agriculture and fruits are due at the time of harvest or collecting, according to Allah's instruction:

> "And pay its due on the day of its harvest"
>
> (*Al-An'am*, 141)

Therefore, if an area of land produces more than one crop within the year, its owner should pay alms on each crop separately.

The following are the steps of assessing the alms receptacle of alms on agriculture and fruits and calculating their amounts:

a) Measure the total production of the land either by production quantity or cash.

b) Define the expenses on the production, if the opinion adopted is that which says that expenses should be deduced as far as they do not exceed the third, which is the opinion of the Sixth Fiqh Seminar of Barakah.

c) Define the receptacle of alms by deducing item b from the item a.

d) Define the amount of the *Nisab*, which is the equivalent to 5 Awsaq, or the equivalent to 50 Egyptian *Kaylah*, or 653 kg of wheat or the average food for most people.

e) Calculate the amount of alms as follows:

- In the case of watering by cost: amount of alms =

  The receptacle of alms x 5% = ... Dinar

- In the case of watering without cost: amount of alms =

  The receptacle of alms x 10% = ... Dinar

The following page shows a form for calculating alms on agriculture and fruits:

A form for calculating alms on agriculture and fruits for the crop ....

Item	Sub-total	Total
*** The value of the crop:**		***
- Deduced: The expenses of farming (with the condition that they do not exceed one third of the value of the crop).	**	
- The cost of farming.	**	
- Governmental taxes.	**	
- Other expenses related to the crop.	**	
		**
Net value of the crop.		***
Deduced: Currently due debts (if any).		**
*** The receptacle of alms on agriculture and fruits.**		***
* Compare with *Nisab*, the value of which is 5 Awsaq, or their equivalent. If the receptacle reaches the *Nisab*, alms should be calculated as follows:		
The amount of alms:		
* In case of watering by cost: receptacle x 5% = ... Dinar.		
* In case of watering without cost: receptacle x 10% = ... Dinar.		
* The amount of alms should be taken from the crop.		

(5.4) An accountancy form to assess and calculate alms on cattle

What is meant by cattle is camels, cows and sheep. Alms are due on them only if they are bred for multiplication and not used in any way as animals of burden. *Nisab* for alms on cattle differs according to the kind of species. For camels it is five, for sheep it is forty, whereas for cows it is thirty. One should refer to *Fiqh* books for more details.*

The following steps should be followed to assess the receptacle of alms on cattle and to calculate its value at the end of the year:

a) Define the number of cattle, deducing the working animals and the ones ready for trade (for which there is a different way of calculating alms).

b) Compare the number with the *Nisab*. If it is less than the *Nisab*, then no alms are due.

c) Define which category the number falls into, in order to define the amount of due alms.

d) Define the alms due according to tables in *Fiqh* books.[1]

We include on next page a form for calculating the alms on cattle.

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* Dr.` Abdel Sattar Abu Ghudda & Dr. Hussain Shehatah, "Document of Fiqh and accountancy of alms", previous source.

1. See *Fiqh* books mentioned at the end of this book, or to the above source.

A form for calculating alms on cattle for the year which ended in / /

Item	Camels	Cows	Sheep
* **The total amount of cattle.** Deduced: - Working animals (exempted). - Animals prepared for trade (there is a different system of calculating their alms).	** *	** *	**
* **The receptacle for alms on cattle.**	**	**	**
* Compared with the *Nisab* (5 camels, 30 cows, 40 sheep), if the receptacle reaches the *Nisab*: * Calculate **the amount of alms** according to the relevant schedules.	*	*	*

(5.5) An accountancy form to assess and calculate alms on mineral and marine wealth and minerals in the earth

Mineral and marine wealth include anything of value which is brought out from the earth or the bottom of rivers, seas or oceans. Minerals in earth (*Rikaz*) are treasures which are burried in the earth.

The *Nisab* for minerals and marine wealth is the same as the *Nisab* for cash wealth, i.e., the equivalent to 85 grams of gold. On the other hand, alms are due on minerals in the earth regardless of their quantity. For both categories there is no need to wait until a year ends.

The following steps are for defining the receptacle of alms on mineral and marine wealth:

(a) Define the net production from the earth or sea, on which alms must be paid.

(b) Compare the net production with the *Nisab* (the equivalent to 85 grams of gold) in the case of mineral wealth. For *Rikaz* there is no *Nisab*.

(c) Calculate the amount of alms, if the receptacle reaches the *Nisab*, on the basis of 2.5% for minerals and 20% for *Rikaz*.

We include on next page a form for calculating the alms on mineral and marine wealth.

A form for calculating alms on mineral wealth

for operation number ..... dated on.....

Item	Sub-total	Total
* **Net value of mineral and marine wealth:*** - Net value of mineral wealth. - Net value of marine wealth.	** **	
Net value of mineral and marine wealth. Compare the *Nisab* (85 grams of gold) with the receptacle of alms. If the receptacle reaches the *Nisab*, then alms should be calculated as follows: **Amount of alms =** receptacle of alms x 2.5 = ...Dinar.		**

* Alms on mineral and marine wealth after the completion of production sorting, purification or cleaning and preparation for sale.

- Machinery, manpower and any other expenses of production are not to be deduced.

(5.6) An accountancy form to assess and calculate alms on revenue of investment assets

What is meant by investment assets is any assets which remain fully owned whilst revenue from investing them are reoccuring, such as real estate, cars and others.

No alms are due on the actual assets because they are of the same category as assets obtained for establishments (fixed assets). Alms, however are due on their revenue once these revenues reach the *Nisab*, after deducing actually paid expenses and debts which are currently due.

Receptacle of alms on investment assets is calculated by deducing actually paid expenses and debts which are currently due from revenue, according to the following steps:

(a) Define the total annual revenue at the end of the year.

(b) Define all expenses of getting the revenue.

(c) Deduce expenses which are actually paid from the total revenue to define the net revenue, on which alms must be paid.

(d) Deduce currently due debts which the alms giver must pay and also the cost of original matters, if they were not deduced from any other receptacle of alms.

(e) The net of all the above should be added to any cash and trade goods owned by the alms giver and on which no

alms were paid at the end of the year to ascertain the receptacle of alms.

(f) Compare receptacle (e) with the *Nisab* which is the equivalent to 85 grams of gold. If the receptacle reaches the *Nisab*, then alms should be calculated on the basis of 2.5%, which is the chosen opinion for the present guide.

See a form for alms on revenue from investment assets on next page.

A form for calculating alms on revenue from investment assets in the year which is ending on / /

Item	Sub-total	Total
*** Total annual revenue**		***
* Deduce:		
Costs and expenses which are related to the revenue and which are actually paid.		**
* Deduce:		****
- The expenses of the original matter which is actually paid.	**	
- Debts which are due currently.	**	
		***
Receptacle of alms on revenue from investment assets		****
* Add cash, earned money, net of receptacle of trade if no alms were paid on them.		**
Receptcale of alms		***
Compare with the *Nisab* (the equivalent to 85 grams of gold) when receptacle reaches the *Nisab*, alms are as follows:		
The amount of due alms =		
receptacle of alms on revenue from investment assets x 2.5% = ...Dinar		

(5.7) An accountancy form to assess and calculate alms on revenue from work

This category includes wages, salaries, income from free-lance work and won money. Alms must be paid on what remains of this money at the end of the year by adding it to other monies owned by the alms giver when calculating the *Nisab* and the alms year.

The following are the steps to define the receptacle of alms and to calculate what is due at the end of the year:

(a) Define what remains from the revenue at the end of the year after deducing what is actually paid from costs of basic needs and after paying outstanding debts, if there were any which were not deduced from other receptacles of alms.

(b) Compare what remains in step (a) with the *Nisab* (85 grams of gold) to know whether alms are due or not?

(c) Calculate the amount of alms if the receptacle reaches the *Nisab*, on the basis of 2.5%.

See on next page a form for calculating alms on revenue from work.

A form for calculating alms on revenue from work

in the year which is ending on / /

Item	Sub-total	Total
*** Total salary during the year**	**	
*** Total other revenues during the year**	**	
*** Deduce:**		**
- Costs of basic needs which are actually paid.	**	
- Costs of acquiring the revenue which is actually paid.	**	
- Paid debts.	**	
		**
Net salary and other revenues		**
*** Add:** Other cash monies (if there are any) on which no alms were paid.		**
Receptacle of alms:		****
* Compare with the *Nisab* (the equivalent to 85 grams of gold), if the receptacle reaches the *Nisab*, then alms are calculated as follows: **Amount of due alms =** Receptacle of alms x 2.5% =.........Dinar		

(5.8) An accountancy form to assess and calculate alms on revenue from freelance professions

The following are the steps to define and measure the receptacle of alms on revenue from freelance professions:

(a) The professional should define a date for ending the alms year, which may be the end of the financial year for example.

(b) Calculate all direct revenues from practicing the profession from the begining to the end of the alms year.

(c) Define expenses and costs which were actually spent in order to get the revenue from practicing the profession.

(d) Define the basic needs for the alms giver and his dependants which were actually spent during the year.

(e) Define the debts which were paid by the alms giver during the year (if there were any).

(f) Define the receptacle of alms by deducing (b,c,d,e) from (a).

(g) Compare the receptacle from the previous step with the *Nisab* (85 grams of gold).

(h) Calculate the amount of alms if the receptacle reaches the *Nisab* on the basis of 2.5%.

A form for calculating alms on revenue from freelance professions is on next page.

A form for calculating alms on revenue from freelance professions in the year which is ending on / /

Item	Sub-total	Total
* **Total revenues during the year**		**
* **Deduce:**		
- Costs of practicing the profession.	**	
- Costs of basic needs of the alms giver and his dependants, which are actually paid.	**	
Deduce:		**
		**
- Paid debts.		**
Receptacle of alms:		**
Compare with the *Nisab* (the equivalent to 85 grams of gold), if the receptacle reaches the *Nisab*, then the amount of alms is as follows:		
The amount of alms due =		
The receptacle of alms x 2.5% = ...Dinars.		

Sixth Essay

Practical case studies for calculating alms on industrial and commercial activities

Case study number (1) : Calculating alms for a personal establishment of industrial and commercial activities

General budget for the establishment of Mu`adh Ibn Jabal for manufacturing and trading in armory for the end of the financial year ending on the 30th of Dhul Hijja 1414 A.H.

Assets	Sub-total	Total	Ownership rights & liabilities	Sub-total	Total
Fixed assets			**Ownership rights**		
Fixed assets for use	20000		Capital	50000	
Fixed assets for generating revenue	34000	54000	Current for the owner	20000	70000
Long term investments		11000	Profits of the year		1000
			Drawings		6000
Exchanged assets			Long term loan		15000
Goods	23000		**Current liabilties**		
Letter of credit for the purchase of raw material	2000		Debtors	5000	
			Payment documents	3000	
Debtors	7000		Short term loans and interest on them.	3000	
Commercial stocks	7000				
Stocks for trade	6000				
Variable due revenues	1000		Bank overdrafts and interest on them.	3000	
Due revenues fro	2000				

Continued: Practical case studies for calculating alms on industrial and commercial activities

Assets	Sub-total	Total	Ownership rights & liabilities	Sub-total	Total
real estate					
Deposits in banks	2000		Advanced payments from clients	1000	
Current accounts in banks	3000		Revenue collected in advance from clients	1000	
Golden coins	2000				
Cash in the receptacle	1000	56000	Taxes	2000	
Postponed revenue costs			Insurance for clients	1000	
Starting up costs	2000		Due expensses	2000	
Pre-start costs	2000	4000	Other debtor accounts	2000	23000
		125000			125000

Clarifications on the financial situation for the purpose of calculating alms

1. Fixed assets include some chosen real estate for the purpose of letting out to others. Their value is 34000 Dinars, annual rent is 2000 Dinar which is collected in the month of al-Muharam 1416 A.H. of the following year. It appeared in the general budget amongst due revenues.

2. Long term investments are shares aquired for revenue.

3. The market value for cash money or the pupose of trading is estimaled at 5000 Dinars with its revenue.

4. Analysis of the goods figure for the purpose of alms:

   - Fully manufactured goods - 9000 Dinars, which were assessed according to the market value, including raw materials and additional materials.

   - Works during production - 5000 Dinars, which were assessed on the basis of the market value, including raw materials and additional materials.

   - Raw materifls and stock - 3000 Dinars, which was assessed accoring to the market value in their location.

   - Goods on the way - 300 Dinars, which were assessed according to the market value in their location.

5. The establishment made a letter of credit to purchase raw materials valued at 2000 Dinars.

6. The debtors figure includes 1000 Dinars of bad debts,

payment documents include a payment slip issued by one of the clients which is doubted to be a bad debt, 2000 Dinars.

7. Due revenues are hoped to be collected: their analysis are 1000 Dinars of variable revenues, 2000 Dinars revenue from real estates.
8. The due instalment from the long term loan is 3000 Dinars.
9. Drawings are to meet commitments for paying end of service payments, compensations and penalties.
10. The establishment is endebted by accumulating interests for overdraft of 1000 Dinars and also 1000 Dinar interests on short term loans.
11. Insurances for clients on operations which are completed and due to be returned to them.
12. Other debtor accounts are the rights of governmental department which are due for payment immediately.
13. The price of a gram of gold is 4 Dinars.

A form for calculating alms for the Establishment of Mu'adh Ibn Jabal for manufacturing and trading in armory for the end of the financial year ending on the 30th of Dhul Hijja 1415 A.H.

Item	Sub-total	Total	Notes
Firstly: Alms assets:*			
- Net revenue from fixed assets which were aquired for the purpose of generating revenue.	2000		
- Net revenue from investment in stocks with the intention of generating an income.	1000		
- Investment in stocks with the intention of trading as well as generating an income.	5000		
- Fully manufactured goods.	9000		
- Goods or works which are in the process of production.	5000		
- Raw materials and stock.	3000		
- Goods on the way and goods which are stocked with others.	3000		
- Letters of credit to buy raw materials.	2000		
	30000		Continued

* It has already been clarified in the Third Essay the basis of assessing alms assets. In general, it is according to the market value at the time when alms are due.

Continued: Form for calculating alms on trading goods

Item	Sub-total	Total	Notes
Previous: alms assets	30000		
Continued/ alms assets:			
- Good debts, hoped to be collected.	6000		
- Good payment documents, hoped to be collected.	5000		
- Good due revenues, hoped to be collected from others.	1000		
- Deposits in banks and their revenues.	2000		
- Current accounts in banks.	3000		
- Gold and silver coins and other items from the same category.	2000		
- Cash in hand	1000		
Total alms assets		50000	
Secondly: Deduced - Due liabilities			
- Due instalment from long term loans	3000		Only due instalments
- Debtors and current accounts in debit	5000		
- Due payment documents	3000		
- Short term loans	2000		Interests excluded
- Banks, overdrafts	2000		Interests excluded
- Advanced payments from clients for dispatching goods.	1000		
- Paid revenues from clients for services not given yet.	1000		
	17000	50000	continued

Continued: Form for calculating alms on trading goods

Item	Sub-total	Total	Notes
Previous: alms assets	17000	50000	
Continued: Deduced - Due liabilities			
- Taxes and due governmental fees	2000		
- Insurances for clients due for returning	1000		
- Expenses due	2000		
- Due rights of others	2000		
- Certain commitments, unidentified clearly, such as compensations, penalties, end of service payments and holidays.	6000		Do not include doubted debts or the drop in prices of stocks.
Total of due liabilities		30000	
Receptacle of alms		20000	
Thirdly: Calculate the *Nisab*			
The equivalent to 85 grams of gold, if the receptacle reaches the *Nisab*, alms should be calculated.	340		Assuming that the price of one gram is 4 Dinars.
Fourthly: Calculate amount of alms:			
= receptacle of alms x alms percentage			
20000 x 2.5%	500		
Fifthly: Distribute the alms:			
Paid by owner because it is a personal establishment			

Case study number (2) : Calculating alms for a limited company which works in the field of construction

Financial situation for

Urban Development Company limited

for the year ending on 30/12/1415 A.H.

Item	Sub-total	Total	Item	Sub-total	Total
Fixed assets			**Ownership rights**		
Land and real estate	100000		Capital	200000	
			Reserve	100000	
Equipment and machines	50000		Issue bonus	75000	
			Recycled profits	25000	
Cars & means of transport	30000		**Total ownership rights**		400000
Furniture and fittings	20000		Long term loans		200000
			Particulars		100000
Net fixed assets		200000	**Current liabilities**		
Works under construction		100000	Debtors	120000	
			Suppliers	50000	
Long term investments		50000	Advanced payments from clients	30000	
Exchanged assets			Payment documents	100000	
Un-accorded works	70000				
Housing units	180000		Credit facilities	50000	
Works under construction	100000		Due interest on loans	25000	

Continued: Case study number (2)

Item	Sub-total	Total	Item	Sub-total	Total
Stocked raw materials	50000		Other due expenses	25000	
Equipment for works	50000				400000
			Annual profits		100000
		450000			
Indebted and payment documents		150000			
Insurances with others		25000			
Due revenues		10000			
Cash					
Current in banks	50000				
Tied credit cover letter	100000				
Cheques to be cashed	50000				
Cash in safe	15000				
		215000			
		1200000			120000

Clarifications on the financial situation for the purpose of calculating alms

1. The value of land and raw materials in the item "works under construction" were estimated at 75000 Dinars.
2. Long term investments are in share with the intention of generating revenue, which are not cashed yet.
3. In unaccorded works and housing units, raw materials and added materials are 40%. The rest are cost of wages and services. The percentage of raw materials in the works under construction is 20%.
4. Market value for stocked materials is 75000 Dinars, and for equipment for works is 6000 Dinars.
5. There are bad debts and payment documents which are not hoped to be collected worth 20000 Dinars. Insurance for others are related to completing the unaccorded works. Due revenues are not guaranteed for collection.
6. Long term loans are consumed on four equal annual instalments the first of which is due on 1st Rajab 1414 A.H.
7. Payment documents include interests, before complying with *Shari'ah* worth 10000 Dinars.
8. The capital is divided into 1000 shares. The named value for the share is 200 Dinars fully paid.

Alms calculation for Urban Development Company limited

for the year ending on 30 Dhul Hijja 1415 A.H.

Item	Sub-total	Total
Alms assets		
- Works under construction	75000	
- Works unaccorded (70000 x 40%)	28000	
- Housing units (180000 x 40%)	72000	
- Housing units under construction (100000 x 20%)	20000	
- Stocked raw materials (market value)	75000	
- Indebted and payment documents	130000	
- Banks: current accounts	50000	
- Cheques to be cashed	50000	
- Cash in safe	15000	
Deduced: Current liabilities		515000
- Loan instalment	50000	
- Debtors	120000	
- Suppliers	50000	
- Advanced payments	30000	
- Payment documents (100000 - 10000)	90000	
- Credit facilities	50000	
- Due expenses	25000	
		415000
		100000
Receptacle of alms		
Amount of alms = 100000 x 2.5% = 2500 Dinars		
Alms on each share = amount of alms /number of shares = 2500/1000 = 2.5 Dinars per share.		
For an investor who owns 40 shares alms due = 40 share x 2.5 = 100 Dinars		

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